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Docket: P/2-63

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Roger P. Hoffman Art Unit: 3624

Serial No.: 09/609,801 Filing Date: July 3, 2000

For: INTERNET EXPENSE ACCOUNT Examiner: Weisberger R.

Dated: January 9, 2006

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

RESPONSE TO OFFICE ACTION

SIR:

The following is in response to the Office Action dated October 7, 2005.

Remarks begin on page 2 of this paper.